

Form B18 (Official Form 18)(12/03)

## United States Bankruptcy Court

District of Rhode Island  
**Case No. 1:04-bk-13972**  
**Chapter 7**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

George Brian Sullivan  
76 Broadway Studio 504  
Newport, RI 02840

Social Security No.:  
xxx-xx-2100

Employer's Tax I.D. No.:

### DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 3/22/05

Arthur N. Votolato  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

FORM B18 continued (7/97)

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

# CERTIFICATE OF SERVICE

District/off: 0103-1  
Case: 04-13972

User: admin  
Form ID: 105

Page 1 of 1  
Total Served: 15

Date Rcvd: Mar 23, 2005

The following entities were served by first class mail on Mar 25, 2005.

db        George Brian Sullivan, 76 Broadway Studio 504, Newport, RI 02840  
 aty        +Peter M. Cosel, 35 Long Wharf Mall, Newport, RI 02840-2906  
 tr        +Charles A. Pisaturo, Jr., Law Offices of Charles A. Pisaturo Jr., 1055 Elmwood Avenue, Providence, RI 02907-3640  
 ust        +Leonard DePasquale, US Trustee's Office, Room 910, 10 Dorrance Street, Providence, RI 02903-2018  
 943322578 +Academy Collection Service Inc., 10965 Decatur Road, Philadelphia PA 19154-3294  
 943322579 +Daniel Ciment PLLC, 10333 Richmond Avenue Suite 600, Houston TX 77042-4131  
 943322580 Household Credit Services, PO Box 17051, Baltimore MD 21297 1051  
 943322581 +JP Morgan Chase Bank, Recovery Dept, PO Box 659409, San Antonio TX 78265-9409  
 943322582 MCI, PO Box 105271, Atlanta GA 30348 5271  
 943322583 Midland Credit Management Inc, PO Box 939019, San Diego CA 92193 9019  
 943322584 +NCO Financial Systems Inc., PO Box 41615, Philadelphia PA 19101-1615  
 943322585 +Rumford Credit Services, co Nicholas Barrett and Associates, PO Box 14309, East Providence RI 02914-0309  
 943322586 +Wells Fargo Financial, 300 Quaker Lane C 18, Warwick RI 02886-0159  
 943327690 +West Aswt Management, Capital One Kmart, 2253 Northwest Parkway, Marietta GA 30067-8764  
 943322587 +Wyse Financial Services Inc., 3410 S Galena Street No 250, Denver CO 80231-5580

The following entities were served by electronic transmission on Mar 23, 2005 and receipt of the transmission was confirmed on:

943322580 EDI: HFC.COM Mar 23 2005 18:21:00     Household Credit Services, PO Box 17051, Baltimore MD 21297 1051

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 25, 2005

Signature:

